

Information to identify the case:			
Debtor 1	Kelley C Rayba		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court	WESTERN DISTRICT OF PENNSYLVANIA		
Case number:	18-70618-JAD		
	Social Security number or ITIN	xxx-xx-3618	
	EIN	--_--_--_--_--	
	Social Security number or ITIN	--_--_--_--_--	
	EIN	--_--_--_--_--	
	Date case filed for chapter	13 9/3/18	

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Kelley C Rayba	
2. All other names used in the last 8 years		
3. Address	248 3rd Avenue Hastings, PA 16646	
4. Debtor's attorney Name and address	Kenneth P. Seitz Law Offices of Kenny P. Seitz P.O. Box 211 Ligonier, PA 15658	Contact phone 814-536-7470 Email: thedebterasers@aol.com
5. Bankruptcy trustee Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412-471-5566 Email: cmecf@chapter13trusteedpa.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m. Contact phone 412-644-2700 Date: 9/24/18

For more information, see page 2

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	November 9, 2018 at 11:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Quality Inn and Suites, 455 Theatre Drive, Johnstown, PA 15904
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<div style="display: flex; justify-content: space-between;"> <div> Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). </div> <div> Filing deadline: 1/8/19 </div> </div> <div style="display: flex; justify-content: space-between; margin-top: 10px;"> <div> Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof of claim: </div> <div> Filing deadline: 11/13/18 Filing deadline: 3/4/19 </div> </div> <hr/> <p>Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p> <hr/> <div style="display: flex; justify-content: space-between;"> <div> Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. </div> <div> Filing deadline: 30 days after the conclusion of the meeting of creditors </div> </div>	
9. Filing of plan	The debtor has filed a plan. The plan is enclosed. The hearing on confirmation will be held on: 11/9/18 at 11:00 AM , Location: Quality Inn and Suites, 455 Theatre Drive, Johnstown, PA 15904	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.	

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Kelley C Rayba
 Debtor

Case No. 18-70618-JAD
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7

User: bsil
 Form ID: 309I

Page 1 of 2
 Total Noticed: 29

Date Rcvd: Sep 24, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 26, 2018.

db +Kelley C Rayba, 248 3rd Avenue, Hastings, PA 16646-5609
 aty +James Warmbrodt, KML Law Group, P.C., 701 Market Street, Suite 5000,
 Philadelphia, PA 19106-1541
 tr +Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
 14909388 +Aas Debt Recovery Inc, Po Box 129, Monroeville, PA 15146-0129
 14909389 +Aes/Barclays Bank Plc, Po Box 61047, Harrisburg, PA 17106-1047
 14909397 Enhanced Recovery, 804 Bayberry Road, Jacksonville, FL 32256
 14909401 +KML Law Group, P.C., Suite 5000-BNY Independence Center, 701 Market Street,
 Philadelphia, PA 19106-1538
 14909406 +Newmillenniu, 15935 Whittier Blv Suite A3, Whittier, CA 90603-2500
 14909408 #+Penn Credit Corporatio, 916 S 14th St, Harrisburg, PA 17104-3425
 14909411 +Select Portfolio Servicing, 10401 Deerwood Park Boulevard, Jacksonville, FL 32256-5007

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: thedebterasers@aol.com Sep 25 2018 02:36:34 Kenneth P. Seitz,
 Law Offices of Kenny P. Seitz, P.O. Box 211, Ligonier, PA 15658
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 25 2018 02:37:05 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 ust +E-mail/Text: ustpregion03.pi.ecf@usdoj.gov Sep 25 2018 02:37:08
 Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970,
 Pittsburgh, PA 15222-3721
 14909390 +EDI: APPLIEDBANK.COM Sep 25 2018 06:34:00 Applied Bank, 660 Plaza Dr,
 Newark, DE 19702-6369
 14909391 +EDI: WFNNB.COM Sep 25 2018 06:33:00 Comenity Bank/Fashbug, Po Box 182272,
 Columbus, OH 43218-2272
 14909392 +EDI: CCS.COM Sep 25 2018 06:33:00 Credit Coll, Po Box 9134, Needham, MA 02494-9134
 14909393 +EDI: CCS.COM Sep 25 2018 06:33:00 Credit Collections Services, 725 Canton Street,
 Norwood, MA 02062-2679
 14909395 +E-mail/Text: abovay@creditmanagementcompany.com Sep 25 2018 02:37:22 Credit Management Co,
 2121 Noblestown Road, Pittsburg, PA 15205-3956
 14909394 +E-mail/Text: abovay@creditmanagementcompany.com Sep 25 2018 02:37:22 Credit Management Co,
 2121 Noblestown Rd, Pittsburgh, PA 15205-3956
 14909398 +E-mail/Text: bankruptcy.notices@hdfsi.com Sep 25 2018 02:37:26 Esb/Harley Davidson Cr,
 Po Box 21829, Carson City, NV 89721-1829
 14909399 +EDI: AMINFOFP.COM Sep 25 2018 06:33:00 First Premier Bank, P.O. Box 5529,
 Sioux Falls, SD 57117-5529
 14909400 EDI: JEFFERSONCAP.COM Sep 25 2018 06:33:00 Jefferson Capital Syst, 16 Mclelland Rd,
 Saint Cloud, MN 56303
 14909402 +EDI: RESURGENT.COM Sep 25 2018 06:33:00 Lvnv Funding Llc, Po Box 10497,
 Greenville, SC 29603-0497
 14909403 +EDI: VERIZONCOMB.COM Sep 25 2018 06:33:00 Mci, 500 Technology Dr Ste 30,
 Weldon Spring, MO 63304-2225
 14909404 +EDI: MID8.COM Sep 25 2018 06:33:00 Midland Funding, 8875 Aero Dr Ste 200,
 San Diego, CA 92123-2255
 14909405 +EDI: NAVIENTFKASMSERV.COM Sep 25 2018 06:33:00 Navient, Po Box 9655,
 Wilkes Barre, PA 18773-9655
 14909714 +EDI: PRA.COM Sep 25 2018 06:33:00 PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021
 14909409 +EDI: PRA.COM Sep 25 2018 06:33:00 Portfolio Recovery Ass, 120 Corporate Blvd Ste 1,
 Norfolk, VA 23502-4952
 14909410 +EDI: DRIV.COM Sep 25 2018 06:33:00 Santander Consumer USA, P.O. Box 660633,
 Dallas, TX 75266-0633

TOTAL: 19

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Select Portfolio Servicing as servicer for The Ban
 14909396 David P. Rayba
 cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 14909407 ##+Northwest Consumer Discount Co., 16 North Second Street, Clearfield, PA 16830-2439
 TOTALS: 2, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0315-7

User: bsil
Form ID: 309I

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Total Noticed: 29

Date Rcvd: Sep 24, 2018

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 26, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 24, 2018 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Select Portfolio Servicing as servicer for The Bank of New York Mellon, successor to JPMorgan Chase Bank, N.A., as trustee, on behalf of the registered holders of Bear Stearns Asset Backed Securities bkgroup@kmlawgroup.com
Kenneth P. Seitz on behalf of Debtor Kelley C Rayba thedebterasers@aol.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 4